

IN THE CLAIMS

1. (currently amended) A method for replacing insured items of an insured user using a web-based system including a server and at least one device connected to the server via a network, said method comprising the steps of:

receiving at the server, from the insurer, specification information about the item to be replaced via the device;

comparing the received item specification information with potential replacement product information pre-stored within the server;

selecting at least one potential replacement product which matches the received item specification information;

downloading item feature information, product accessory information, and a price quote related to the selected potential replacement product;

storing the selected potential replacement options in a database for access by at least one of the insured user and the insurer;

approving, by the insurer, at least one of the potential replacement product options, whose information was downloaded;

displaying the downloaded information to the insured user via the device;

prompting the insured user to select at least one replacement item from the downloaded information.

2. (original) A method in accordance with Claim 1 further comprising the steps of:

submitting selection information to at least one of an authorizing agent, a manufacturer, and a distributor; and

tracking shipping of the product.

3. (canceled)

4. (canceled)

5. (previously presented) A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the step of receiving specific information input into a multi-query search engine by at least one of a user, a system administrator, a manufacturer, a distributor, and an authorizing agent.

6. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving metal information for the jewelry to be replaced.

7. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem stone shape information for the jewelry to be replaced.

8. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving primary and secondary stone information for the jewelry to be replaced.

9. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem total weight information for the jewelry to be replaced.

10. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem color information for the jewelry to be replaced.

11. (original) A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem clarity information for the jewelry to be replaced.

12. (original) A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the step of receiving accessory information for the item to be replaced.

13. (original) A method according to Claim 1 wherein said step of receiving product specification information comprises the step of receiving general purpose jewelry information.

14. (original) A method according to Claim 1 wherein said step of receiving product specification information comprises the step of providing a retail price.

15. (original) A method according to Claim 1 wherein said step of comparing the received product specification information comprises the step of determining whether the item includes any accessories.

16. (original) A method according to Claim 1 wherein said step of downloading information related to the product comprises the step of downloading features for the product.

17. (original) A method according to Claim 1 further comprising the step of guiding the user to a compatible product.

18. (original) A method in accordance with Claim 17 wherein said step of guiding the user further comprises displaying photographs of compatible products.

19. (original) A method in accordance with Claim 18 further comprising the step of receiving a user selection representing a compatible product.

20. (original) A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the steps of:

receiving specification information about the item from an authorizing agent;

comparing the received item specification information from the authorizing agent with pre-stored information; and

using the received item specification information to download information related to products which match the received item specification information.

21. (currently amended) A system for facilitating selection of an item by an insured user to replace an insured jewelry item of the insured user, said system comprising:

a device; and

a server connected to said device and configured to receive specification information data about the jewelry item to be replaced via said device, the information including at least one of a feature of the item and an accessory of the item, an accessory of the item, and a price

quote, said server further configured to identify stored product information data that matches item specification information data entered into the server, ~~and server~~, download potential replacement product information, and store potential replacement product options to a database accessible to at least one of the insured user and the insurer for approval, and to display the product information for the pre-selected and approved potential replacement products to the insured user to enable the insured user to select a replacement item from the downloaded product information.

22. (original) A system in accordance with Claim 21 wherein said server further configured to select at least one item from the stored item information data which matches the item identification data entered by at least one of a user, a system administrator, a manufacturer, a distributor, and an authorizing agent.

23. (canceled)

24. (previously presented) A system in accordance with Claim 21 wherein the at least one item is available for purchase by the user.

25. (original) A system in accordance with Claim 21 wherein the at least one item for replacing an insured item subject to an insurance claim.

26. (original) A system in accordance with Claim 21 wherein said server further configured to submit stored item information data to at least one of an authorizing agent, a manufacturer, and a distributor.

27. (original) A system in accordance with Claim 21 wherein said server further configured to track shipping of the product.

28. (original) A system in accordance with Claim 21 wherein said server further configured to execute a multi-query search to identify stored product information data that matches the item information data entered by the user.

29. (previously presented) A system in accordance with Claim 21 wherein said system further configured to receive metals information about the jewelry to be replaced.

30. (original) A system in accordance with Claim 21 wherein the item is jewelry, said system further configured to receive metals information about the jewelry.

31. (original) A system in accordance with Claim 30 wherein said system further configured to receive gem stone information about the jewelry.

32. (original) A system in accordance with Claim 30 wherein said system further configured to receive metals information about the jewelry.

33. (original) A system in accordance with Claim 30 wherein said system further configured to receive primary and secondary gem stone information about the jewelry.

34. (original) A system in accordance with Claim 30 wherein said system further configured to receive gem total weight information about the jewelry.

35. (original) A system in accordance with Claim 30 wherein said system further configured to receive gem color information about the jewelry.

36. (original) A system in accordance with Claim 30 wherein said system further configured to receive gem clarity information about the jewelry.

37. (original) A system in accordance with Claim 30 wherein said system further configured to receive general purpose jewelry information.

38. (original) A system in accordance with Claim 21 wherein said system further configured to guide the user to a product.

39. (original) A system in accordance with Claim 21 wherein said system further configured to display photographs of compatible products.

40. (canceled)

41. (original) A system in accordance with Claim 21 wherein the item specification information data is supplied to said server from at least one of an authorizing agent, a user, a manufacturer, a distributor, and a system administrator.

42. (new) A method in accordance with Claim 1 wherein approving by the insurer comprises pre-approving by the insurer, at least one of the potential replacement products, whose information was downloaded.

43. (new) A system in accordance with Claim 21 wherein said server is further configured to receive indication of a pre-approval by the insurer of the downloaded potential replacement product options.